IN THE CLAIMS:

Claims 1-26 are pending in the application. Claims 1, 12, 19 and 25 are in independent format. The claims have been amended to correct typing mistakes and to overcome the Paradox reference as was discussed with Examiner Thompson during a telephone interview on August 23, 2004. Examiner Thompson indicated that amending the claims as discussed would overcome all of the current §102 and §103 rejections based on the cited Borland Paradox reference.

Please amend claims 1, 3-8, 10-12, 18 and 25 as follows:

1. (Currently Amended) A method for acquiring unclaimed property information, comprising:

automatically obtaining periodically a plurality of unclaimed property information from a plurality of unclaimed property repositories, wherein the plurality of unclaimed property information is maintained in a plurality of different formats by the plurality of unclaimed property repositories;

automatically transforming the plurality of unclaimed property information maintained in the plurality of different formats into a unified database format, thereby creating transformed unclaimed property information; and

automatically creating a plurality of database records in an unclaimed property database with the transformed unclaimed property information using the unified database format.

2. (Original) A computer readable medium having stored therein instructions for causing a processor to execute the method of Claim 1.

3. (Currently Amended) The method of Claim 1 wherein the step of automatically obtaining periodically a plurality of unclaimed property information from a plurality of unclaimed property repositories includes obtaining unclaimed property information from state government agencies, federal government agencies, state court agencies, federal court agencies, public financial institutions or private financial institutions.

4. (Currently Amended) The method of Claim 1 wherein the step of automatically transforming the plurality of unclaimed property information maintained in the plurality of formats into a unified database format includes automatically processing unclaimed property information from paper documents, microfiche, CD-ROMs, or computer tapes.

5. (Currently Amended) The method of Claim 1 wherein the step of automatically transforming the plurality of unclaimed property information maintained in the plurality of different formats into a unified database format includes extracting selected information from the plurality of different formats and storing the selected information in a designated information field in the unified database format.

6. (Currently Amended) The method of Claim 1 wherein the step of automatically transforming the plurality of unclaimed property information in the

plurality of different formats into a unified database format includes deleting duplicate or incomplete entries from the plurality of unclaimed property information.

7.   (Currently Amended) The method of Claim 1 wherein the step of automatically transforming the plurality of unclaimed property information in the plurality of different formats into a unified database format includes combining two or more information fields from the plurality of unclaimed property information into one information field in the unified database format.

8. (Currently Amended) The method of Claim 1 wherein the step of automatically creating a plurality of database records using the unified database format in an unclaimed property database with transformed unclaimed property information includes automatically creating a plurality of pass-through database records.

9. (Original) The method of Claim 1 wherein the unclaimed property database is a pass-through database.

10. (Currently Amended) The method of Claim 1 wherein the step of automatically creating a plurality of database records using the unified database format includes automatically electronically linking selected ones of the plurality of database records in the unclaimed property database to original unclaimed property information from the plurality of unclaimed property repositories.

11. (Currently Amended) The method of Claim 1 wherein the step of automatically creating a plurality of database records using the unified database format includes includes:

automatically creating a database record; and

automatically linking the database record with other database records that include

similar names.

12. (Currently Amended) A method of locating owners of unclaimed property,

comprising:

(a)   reading a database record from an unclaimed property database, wherein

the unclaimed property database includes a plurality of database records automatically

created from a plurality of unclaimed property information from a plurality of unclaimed

property repositories, and wherein the unclaimed property information is stored in a

unified database format in the unclaimed property database;

(b)   determining whether an owner of unclaimed property identified in the

database record can be automatically located by searching one or more other databases on

public and private computer networks; and if so,

(c)   notifying automatically an owner of unclaimed property as to the existence

and amount of unclaimed property; and

(d)   repeating steps (a) and (b) for unique records in the unclaimed property

database.

13. (Original) A computer readable medium having stored therein instructions for

causing a processor to execute the method of Claim 12.

14. (Original) The method of Claim 12 wherein step (c) includes notifying an owner of unclaimed property with electronic mail, an automatically generated voice message or paper documents.

15. (Original) The method of Claim 12 wherein step (c) includes notifying an owner of unclaimed property via a web-site, television, radio or via a publication in a newspaper or magazine.

16. (Original) The method of Claim 12 wherein the step (c) includes notifying an owner of unclaimed property with a unique unclaimed property identifier that can be used by the owner of unclaimed property to electronically request the unclaimed property electronically via a computer network.

17. (Original) The method of Claim 11 wherein the database record from the unclaimed property database is linked to a plurality of other database records if an unclaimed property owner has multiple types or amounts of unclaimed property.

18. (Currently Amended) The method of Claim 12 wherein step (a) includes automatically searching other database records with similar information linked to the database record.

19. (Original) A method for automatically requesting disbursement of unclaimed property, comprising:

providing a graphical user interface available on a computer network that allows an identified owner of unclaimed property to request unclaimed property;

electronically collecting appropriate information required by one or more

unclaimed property repositories to disburse unclaimed property and a fee via the

graphical user interface from an identified owner of unclaimed property;

electronically processing necessary forms for the one or more unclaimed

property repositories for the identified owner of unclaimed property using the collected

information;

requesting automatically with the electronically processed forms that

unclaimed property from the one or more unclaimed property repositories for the

identified owner be disbursed to the identified owner of unclaimed property.

20. (Original) A computer readable medium having stored therein instructions for

causing a processor to execute the method of Claim 19.

21. (Original) The method of Claim 19 wherein the step of electronically

collecting appropriate information for one or more unclaimed property repositories and a

fee via a computer network from an identified owner of unclaimed property includes only

specific information required by the one or more unclaimed property repositories to

recover unclaimed property.

22. (Currently Amended) The method of Claim 19 wherein the step of

electronically collecting appropriate information for one or more unclaimed property

repositories and a fee via a computer network from an identified owner of unclaimed

property includes collecting appropriate information for one or more unclaimed property

repositories via an input form written in the Hyper Text Markup Language or eXtensible

Markup Language or the type of input form) form and presented to an owner of unclaimed property via the Internet.

23. (Original) The method of Claim 19 wherein the fee is electronically collected automatically for a credit card, debit card, or electronically deducted from a checking or savings account.

24. (Original) The method of Claim 19 wherein the step of electronically collecting appropriate information includes automatically collecting and displaying input forms to collect appropriate information based on an unclaimed property identifier supplied to an owner of unclaimed property when the owner of unclaimed property was notified to existence of unclaimed property.

25. (Currently Amended) An unclaimed property network system, comprising in combination:

an unclaimed property acquisition module for automatically obtaining periodically a plurality of unclaimed property information from a plurality of unclaimed property repositories, wherein the plurality of unclaimed property information is maintained in a plurality of different formats by the plurality of unclaimed property repositories, automatically transforming the plurality of unclaimed property information maintained in the plurality of formats into a unified database format, thereby creating

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transformed unclaimed property information, and <u>automatically</u> creating a plurality of database records in an unclaimed property database with transformed unclaimed property information using the unified database format;

an unclaimed property identification module for reading a database record from an unclaimed property database, determining whether an owner of unclaimed property identified in the database record can be automatically located by searching one or more other databases on public and private computer networks, and if so, notifying automatically an owner of unclaimed property as to the existence and amount of unclaimed property;

an unclaimed property disbursement module for electronically collecting appropriate information required by one or more unclaimed property repositories to disburse unclaimed property and a fee via a graphical user interface from an identified owner of unclaimed property, electronically processing necessary forms for the one or more unclaimed property repositories for the identified owner of unclaimed property using the collected information, and requesting automatically with the electronically processed forms that unclaimed property from the one or more unclaimed property repositories for the identified owner be disbursed to the identified owner of unclaimed property;

an unclaimed property database module for <u>automatically</u> storing a plurality of unclaimed property information in an unclaimed property database in a unified database format; and

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a graphical user interface available on a computer network that allows an identified owner of unclaimed property to request unclaimed property via the unclaimed property disbursement module.

26. (Original) The system of Claim 25 further comprising:

an unclaimed property database including a plurality of database records stored in a unified database format created from a plurality of unclaimed property information from a plurality of unclaimed property repositories.

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